The purpose of this document is to set out the basis on which Navigation Wealth Ltd t/a Navigation Wealth will provide professional services. Please take a few minutes to read through this document and if you have any queries, we would be happy to answer them. If any material changes are made to these terms, we will notify you.

NAVIGATION WEALTH

KEEPING YOU ON COURSE

Remuneration Disclosure

November 2026

Navigation Wealth acts as intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.

The Background

As required by the Consumer Protection Regulations all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is Remuneration?

Remuneration is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of remuneration is generally directly related to quantity or value of the products arranged.

What is commission?

For the purpose of this document, commission is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer.

There are different types of commission models:

Single/Initial Commission: where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Ongoing Trail/Renewal Commission: Further payments at intervals are paid throughout the life span of the product.

Indemnity Commission: Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned. Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

Life Assurance/Investments/Pension products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail relating to accumulated fund.

Trail commission, bullet commission, fund based or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up though an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund. Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Investments

Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees.

Sustainability Factors- Investments/IBIPs/Pension Advice

We are remunerated by commission and other remuneration from product providers. The key product providers with which we engage, and receive remuneration from, have developed responsible investment as part of their investment philosophies and sustainability risk policies.

Please Note

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a commission or fee is received within our business. This is the maximum our firm will take and is subject to change, in certain cases our firm may take a different remuneration than the enclosed percentages/amounts.

Remuneration options are displayed as a range, showing a maximum amount which can be received. The level of remuneration depends on individual circumstances, based on the following factors:

- Our discretion
- Whether the level of remuneration is negotiable
- Length of time of the Policy
- Amount of investment
- Length of investment
- Commercial decision
- Complexity of the Case
- Product constraints by the Product Provider

The actual commission we will receive will be disclosed to each client on a product-by-product basis.

Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of non-monetary benefits such as:

- Attendance at product provider seminars
- Assistance with Advertising/Branding
- Industry Educational Seminars
- Use of Product Providers resources
- Co-branded literature

Further details on the providers we work with, the products we sell and either the range or the maximum commissions available to us are outlined below.

Pension & Investment	Product	Range	RP Initial	RP Trail	RP Renewal	SP Initial	SP Trail	Clawback Period (Years)
Aviva	**Annuity**	Max	-	-	-	3.00%	0.00%	N/A
	ARF	Max	-	-	-	5.00%	1.00%	N/A
	Insured Investment Bond	Max	-	-	-	4.00%	1.00%	4
	Master Trust	Max	20%	1.00%	5.00%	5.00%	1.00%	4
	Personal Pension (RAC)	Max	20%	1.00%	5.00%	5.00%	1.00%	4
	PRSA	Max	20%	0.75%	2.00%	5.00%	1.00%	5
	Savings Products	Max	15%	0.50%	2.00%	-	-	4

Pension & Investment	Product	Range	RP Initial	RP Trail	RP Renewal	SP Initial	SP Trail	Clawback Period (Years)
Irish Life	**Annuity**	Max	-	-	-	3.00%	0.00%	N/A
	ARF	Max	-	-	-	5.00%	0.75%	N/A
	Insured Investment Bond	Max	-	-	-	3.00%	1.00%	4
	Master Trust	Max	15%	0.75%	0.00%	5.00%	0.75%	5
	Personal Pension (RAC)	Max	15%	0.75%	5.00%	5.00%	0.75%	5
	PRSA	Max	18%	0.75%	5.00%	5.00%	0.75%	5
	Savings Products	Max	22%	0.50%	-	3.00%	0.50%	2

Pension & Investment	Product	Range	RP Initial	RP Trail	RP Renewal	SP Initial	SP Trail	Clawback Period (Years)
New Ireland	**Annuity**	Max	-	-	-	3.00%	0.00%	N/A
	ARF	Max	-	-	-	5.00%	1.00%	N/A
	Insured Investment Bond	Max	-	-	-	4.00%	1.00%	3
	Master Trust	Max	15%	0.50%	5.00%	4.00%	0.75%	5
	Personal Pension (RAC)	Max	25%	1.00%	5.00%	5.00%	1.00%	5
	PRSA	Max	25%	0.75%	6.00%	7.00%	1.00%	5
	Savings Products	Max	10%	0.50%	2.50%	3.50%	0.50%	5

Pension & Investment	Product	Range	RP Initial	RP Trail	RP Renewal	SP Initial	SP Trail	Clawback Period (Years)
Royal London	**Annuity**	Do Not Provide This Product						
	ARF	Max	-	-	-	5.00%	1.00%	5
	Insured Investment Bond	Do Not Provide This Product						
	Master Trust	Do Not Provide This Product						
	Personal Pension (RAC)	Do Not Provide This Product						
	PRSA	Max	22.5%	1.00%	5.00%	6.00%	1.00%	6
	Savings Products	Max	15%	0.50%	2.00%	-	-	4
	Personal Retirement Bond	Max	-	-	-	5.00%	1.00%	5

Pension & Investment	Product	Range	RP Initial	RP Trail	RP Renewal	SP Initial	SP Trail	Clawback Period (Years)
Standard Life	**Annuity**	Max	-	-	-	3.00%	0.00%	N/A
	ARF	Max	-	-	-	4.00%	1.00%	N/A
	Insured Investment Bond	Max	-	-	-	4.00%	1.00%	3
	Master Trust	Do Note Provide This Product						
	Personal Pension (RAC)	Max	25%	1.00%	5.00%	5.00%	1.00%	5
	PRSA	Max	20%	0.75%	5.00%	5.00%	1.00%	5
	Savings Products	Max	15%	1.00%	-	3.00%	1.00%	5

Pension & Investment	Product	Range	RP Initial	RP Trail	RP Renewal	SP Initial	SP Trail	Clawback Period (Years)
Zurich	**Annuity**	Max	-	-	-	3.00%	0.00%	N/A
	ARF	Max	-	-	-	5.00%	0.75%	N/A
	Insured Investment Bond	Max	-	-	-	4.50%	0.75%	4
	Master Trust	Max	22.5%	0.90%	-	4.00	0.90%	4
	Personal Pension (RAC)	Max	15%	0.50%	-	5.00%	0.50%	5
	PRSA	Max	20%	0.75%	-	5.00%	0.75%	5
	Savings Products	Max	15%	0.50%	1.00%	3.50%	0.50%	4

Protection Products	Yr1	2	3	4	5	6	7	8	9+	Clawback Period
Aviva	200%	30%	30%	30%	30%	30%	30%	30%	30%	2 Years
Irish Life	120%	30%	30%	30%	30%	30%	30%	30%	30%	5 Years
New Ireland	225%	50%	20%	20%	20%	12.5%	12.5%	12.5%	12.5%	5 Years
Royal London	225%	60%	60%	60%	60%	3.00%	3.00%	3.00%	3.00%	5 Years
Zurich Life	180%	12%	12%	12%	12%	12%	12%	12%	12%	1 Year

Group Protection	Death in Service	Clawback Period	Permanent Health Insurance	Clawback Period
Aviva	6.00%		12.50%	
Irish Life	6.00%		12.50%	
New Ireland	15.00%	1 Year	20.00%	1 Year
Zurich Life	6.00%		12.50%	

Quilter Cheviot

We have an arrangement with Quilter Cheviot Europe Ltd, an investment manager regulated by the Central Bank of Ireland. Through this arrangement, clients can access Quilter Cheviot's discretionary and advisory investment management services, together with the related administration, dealing and custody of clients assets. Where we introduce a client to Quilter Cheviot, the client enters into an agreement directly with Quilter Cheviot for those services. We may receive agreed fees or commission from Quilter Cheviot in respect of clients we introduce, as set out below.

Initial Charge/Commission	Ongoing Charges/Trail Commission
Variable – further detail will be provided in the application form and in advance during engagement with Quilter	Variable (as agreed with Navigation Wealth and detailed in advance of investment occurring. Also detailed in the application process). Ongoing Charges are collected by Quilter and deducted at periodic intervals such as monthly, quarterly, half-yearly. Advised in advance of investing. Max Trail Commission to Navigation Wealth is 0.50%.

Cantor Fitzgerald

We have an arrangement with Cantor Fitzgerald Ireland Ltd, an investment manager regulated by the Central Bank of Ireland. Through this arrangement, clients can access Cantor Fitzgerald's discretionary and advisory investment management services, together with the related administration, dealing and custody of clients assets. Where we introduce a client to Cantor Fitzgerald, the client enters into an agreement directly with Quilter Cheviot for those services. We may receive agreed fees or commission from Quilter Cheviot in respect of clients we introduce, as set out below.

Initial Charge/Commission	Ongoing Charges/Trail Commission
Variable – further detail will be provided in the application form and in advance during engagement with Cantor Fitzgerald.	Variable (as agreed with Navigation Wealth and detailed in advance of investment occurring. Also detailed in the application process). Ongoing Charges are collected by Cantor Fitzgerald and deducted at periodic intervals such as monthly, quarterly, half-yearly. Advised in advance of investing. Max Trail Commission to Navigation Wealth is 0.50%.

Independent Trustee Company Ltd

Self-Administered Pension Products	Product	Range	SP Trail	Clawback Period (Years)
Independent Trustee Company Ltd ("ITC")	**ARF**	Max	0.50%	-
	PRSA – ITC	Max	0.50%	-
	PRSA – ITC LEAP Product	Max	1.00%	
	Personal Retirement Bonds	Max	0.50%	-
Note	In addition to PRSAs, Navigation Wealth has an arrangement with ITC that allows us to arrange self-administered pension products, specifically Approved Retirement Funds (ARFs) and Personal Retirement Bonds (PRBs). We are paid under our agency agreement with ITC through: • A set-up charge, payable at the start, which may be either a fixed fee or a percentage of the amount invested. • An annual trail commission charge, which is a percentage of the value of the funds under management and is calculated and administered by ITC at intervals advised by ITC to you and in advance of proceeding with their product.			

Newcourt Retirement Fund Managers Ltd

Self-Administered Pension Products	Product	Range	SP Trail	Clawback Period (Years)
Newcourt Retirement Fund Managers Ltd ("NRFM")	**ARF**	Max	0.50%	-
	PRSA – ITC	Max	0.50%	-
	Personal Retirement Bonds	Max	0.50%	-
Note	In addition to PRSAs, Navigation Wealth has an arrangement with NRFM that allows us to arrange self-administered pension products, specifically Approved Retirement Funds (ARFs) and Personal Retirement Bonds (PRBs). We are paid under our agency agreement with NRFM through: • A set-up charge, payable at the start, which may be either a fixed fee or a percentage of the amount invested. • An annual trail commission charge, which is a percentage of the value of the funds under management and is calculated and administered by NRFM at intervals advised by ITC to you and in advance of proceeding with their product.			

Effective Date: 01/11/2026.